IN THE SPECIFICATION:

Please amend the specification as follows:

At page 1, line 4, after "The present application is a", add /-continuation of U.S. Patent Application Serial No. 09/264,379, which is a divisional of U.S. Patent Application Serial No. 08/946,508, now U.S. Patent No. 6,064,987, which is a--

IN THE CLAIMS:

Please cancel claims 1-68 without prejudice.

Please add the following new claims:

1 69.   A method for providing installment plan options, comprising:
2   generating a purchase price at a POS terminal;
3   generating a credit card number at the POS terminal;
4   transmitting the purchase price and the credit card number from the POS
5 terminal to the central controller;
6   using the central controller to generate an installment plan for payment of the
7 purchase price;
8   transmitting data concerning the installment plan from the central controller to
9 the POS terminal;
10   generating at the POS terminal a selection signal to indicate whether the
11 installment plan is accepted; and
12   transmitting the selection signal from the POS terminal to the central controller.

1 70.   The method of claim 69, further comprising displaying a signal indicative of the
2 installment plan at the POS terminal.

1 71.   The method of claim 70, further comprising receiving input from a customer at
2 the POS terminal to indicate selection of the installment plan.

1 72.   The method of claim 69, further comprising:

2   authorizing use of the installment plan for a financial account indicated by the

3   credit card number, if the selection signal indicates acceptance of the installment plan.

1   73.   The method of claim 69, wherein the step of using the central controller to

2   generate an installment plan includes generating a plurality of installment plans, and

3   the step of transmitting data concerning the installment plan includes transmitting data

4   concerning the plurality of installment plans from the central controller to the POS

5   terminal.

1   74.   The method of claim 73 wherein the selection signal indicates acceptance of

2   one of the plurality of installment plans.

1   75.   The method of claim 69, further comprising:

2   determining whether to allow installment payments on the purchase price;

3   and wherein the step of using the central controller to generate an installment

4   plan is performed only if installment payments on the purchase price are allowed.

1   76.   The method of claim 75, wherein the determination of whether to allow

2   installment payments is based on the purchase price.

1   77.   The method of claim 76, wherein the step of determining whether to allow

2   installment payments includes:

3   comparing the purchase price to a predetermined amount; and

4   allowing installment payments only if the purchase price exceeds the

5   predetermined amount.

1   78.   The method of claim 75, wherein the determination of whether to allow

2   installment payments is based on whether an account indicated by the credit card

3   number is pre-approved for installment payments.

1   79.   The method of claim 69, further comprising:

3

2 transmitting a merchant identifier from the POS terminal to the central

3 controller, the merchant identifier indicating a merchant; and

4 crediting the purchase price to the merchant.

1 80. A system for providing installment plan options, comprising:

2 a central controller; and

3 a POS terminal in data communication with the central controller;

4 the POS terminal being programmed to:

5 generate a purchase price and a credit card number; and

6 transmit the purchase price and the credit card number to the central

7 controller;

8 the central controller being programmed to:

9 generate an installment plan for payment of the purchase price; and

10 transmit data concerning the installment plan to the POS terminal;

11 the POS terminal being further programmed to:

12 generate a selection signal to indicate whether the installment plan is

13 accepted; and

14 transmit the selection signal to the central controller.

1 81. The system of claim 80, wherein the POS terminal displays a signal indicative

2 of the installment plan.

1 82. The system of claim 81, wherein the POS terminal receives input from a

2 customer to indicate selection of the installment plan.

1 83. The system of claim 80, wherein the central controller is programmed to

2 authorize use of the installment plan for a financial account indicated by the credit

3 card number, if the selection signal indicates acceptance of the installment plan.

1   84.   The system of claim 80, wherein the central controller generates a plurality of

2   installment plans and transmits to the POS terminal data concerning the plurality of

3   installment plans.

1   85.   The system of claim 84, wherein the selection signal indicates acceptance of

2   one of the plurality of installment plans.

1   86.   The system of claim 85, wherein the central controller determines whether to

2   allow installment payments on the purchase price, and generates an installment plan

3   only if installment payments on the purchase price are allowed.

1   87.   The system of claim 86, wherein the determination of whether to allow

2   installment payments is based on the purchase price.

1   88.   The system of claim 87 wherein the determination of whether to allow

2   installment payments is made by comparing the purchase price to a predetermined

3   amount, and allowing installment payments only if the purchase price exceeds the

4   predetermined amount.

1   89.   The system of claim 86, wherein the determination of whether to allow

2   installment payments is based on whether an account indicated by the credit card

3   number is pre-approved for installment payments.

1   90.   The system of claim 80, wherein the POS terminal transmits to the central

2   controller a merchant identifier indicating a merchant, and the central controller credits

3   the purchase price to the merchant.